

DECLARATION AND POWER OF ATTORNEY

As a below-named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first, and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

ONLINE EDUCATIONAL TRUST CREATION AND MANAGEMENT

the specification of which is attached.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims.

I acknowledge the duty to disclose, to the Patent and Trademark Office, information which is material to the patentability of this application as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim the benefit under 35 U.S.C. §120 of the United States application listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information, namely information for which there is a substantial likelihood that a reasonable examiner would consider important in deciding whether to allow the application to issue as a patent, which occurred between the filing date of this prior application and the national or PCT international filing date of this application:

Application S.N. 09/910,964, filed July 20, 2001, pending

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys with full power of substitution and revocation to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Rodney M. Anderson, Reg. No. 31,939; Stephen L. Levine, Reg. No. 33,413;
Alan W. Lintel, Reg. No. 32,478.

The Patent and Trademark Office is requested to direct all mail and telephone calls to:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name of Sole Inventor:

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Citizenship:

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Date: 11-01-01